

Appendix 1 – Delinquency/Default Status (DDS) Codes

Changes in Default Reporting announced in Mortgagee Letter 09-39		
Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that. . .
39 - <i>NEW</i>	FHA-HAMP Trial Modification Plan	The mortgagor has been approved for trial modification payment plan.
41 - <i>NEW</i>	FHA-HAMP Modification Started	The mortgagor has been approved for a HAMP loan modification and partial claim, after successful completion of the Trial Modification payment plan.
12 - <i>Revised</i>	Repayment	A repayment plan has been entered into - but is not a Special Forbearance (may also be used temporarily through the December 2009) reporting cycle to report a FHA-HAMP Trial Payment Plan).

General Account Delinquency (AD) – further reporting is required

42	Delinquent	The account is delinquent, and there is no other action reportable. This code must be reported as the initial delinquency code.
24	Government Seizure	There has been a government seizure.
31	Probate	The property is subject to probate (often a reason for foreclosure delay).
32	Military Indulgence	The servicer has granted a delinquent servicemember forbearance or foreclosure proceedings have been stayed under the provisions of the Servicemembers Civil Relief Act or any similar state law.
34	Natural Disaster	The property is in a Presidentially-declared disaster area (as defined by FEMA)
AS	(HUD FC Moratorium)	The foreclosure is on hold at HUD's written direction.

Delinquency Workouts (AL) – further reporting is required

09	Special Forbearance	The mortgagor has been approved for a Special Forbearance (either Type I or Type II).
10	Partial Claim Started	The Mortgagee has approved mortgagor for a Partial Claim.
12	Repayment	A repayment plan has been entered into (but is not a Special Forbearance)
39	FHA-HAMP Trial Modification Plan	The mortgagor has been approved for trial modification payment plan.
41	FHA-HAMP Modification Started	The mortgagor has been approved for a FHA-HAMP loan modification and partial claim, after successful completion of the Trial Modification payment plan.
15	Preforeclosure Acceptance Plan Available	The mortgagor has been approved to participate in the Pre-foreclosure sale program.
26	Refinance Started	The mortgagor has been approved for a refinance.
28	Modification Started	The mortgagor has been approved for a loan modification.
3B	Prequalified for 601	The case meets criteria for an Accelerated Claim.
44	Deed-in-Lieu Started	The mortgagor has been approved for a deed in lieu and that processing has begun.

Ineligible for Loss Mitigation (AI) – further reporting is required

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that. . .
AO	Ineligible for Loss Mitigation	Mortgagee has either completed loss mitigation evaluation (24 CFR 203.605) and found mortgagor(s) ineligible, or cannot evaluate mortgagor(s) financial situation because, in spite of mortgagee's good-faith efforts, mortgagor(s) failed to provide adequate (or any) financial information.

Account in Foreclosure (AF) – further reporting is required

68	First Legal Action to Commence Foreclosure	The first public legal action required to initiate foreclosure was completed
1A	Foreclosure Sale Held	The foreclosure sale was held
1G	Eviction Completed	The eviction was completed
77	Foreclosure Deed Recorded	Advise that the foreclosure deed was recorded

Account in Bankruptcy (AB) – further reporting is required

65	Chapter 7 Bankruptcy	Mortgagor filed petition of bankruptcy under Chapter 7
66	Chapter 11 Bankruptcy	Mortgagor filed petition of bankruptcy under Chapter 11
67	Chapter 13 Bankruptcy	Mortgagor filed petition of bankruptcy under Chapter 13
59	Chapter 12 Bankruptcy	Mortgagor filed petition of bankruptcy under Chapter 12
69	Bankruptcy Plan Confirmed	Bankruptcy court confirmed the bankruptcy plan
76	Bankruptcy Court Clearance Obtained	Bankruptcy is no longer a bar to foreclosure

Account Reinstated (AR) – reporting on this case is concluded, unless it returns to a delinquency status.

20	Reinstated by Mortgagor Who Retains Homeownership w/o LM incentive	Mortgagor reinstated delinquency without a loss mitigation claim (no Special Forbearance, no Mortgage Modification, and no Partial Claim)
21	Reinstated by Assumptor	Mortgage reinstated by Assumptor
98	Reinstated after Loss Mitigation intervention	Mortgagor reinstated delinquency with benefit of FHA Loss Mitigation; (a Special Forbearance, a standard Mortgage Modification, a standard Partial Claim or a FHA-HAMP Loan Modification /Partial Claim)

Claim Termination of Insurance (CT) – reporting on this case is concluded

17	Pre-foreclosure Sale Completed	Pre-foreclosure sale has been held
46	Property Conveyed to Insurer	Property was conveyed to HUD (the insurer)

Status Code	Definition	Guidance for Usage: Use selected code to advise HUD that. . .
47	Deed-in-Lieu Completed & Property Conveyed	Deed in lieu of foreclosure was completed & property conveyed to HUD
48	Claim without Conveyance of Title	A third party purchased the property at foreclosure where HUD authorized the use of the Claim without Conveyance of Title procedure.
49	Assignment Completed	An assignment was completed for an ACD, Section 247 or Section 248 case.

Non-Claim Termination of Insurance (NC) – reporting on this case is concluded

13	Paid in Full	The mortgage loan has been paid in full
29	Charge-off	The mortgagee has charged off part of the funds that would have paid the account in full. No claim will be filed with HUD.
30	Third Party Sale	The foreclosure was held, but a third party paid the indebtedness in full. No claim will be filed with HUD.
73	Property Redeemed	According to state law requirements the mortgagor redeemed the property after the foreclosure sale. The loan is paid in full and no claim will be filed with HUD.

Servicing Transferred (AS) - reporting on this case is concluded by selling mortgagee; start of reporting for acquiring mortgagee

22	Servicing Transferred or Sold to Another Mortgagee	Advise that the servicing was transferred to new mortgage servicer - both the losing and gaining mortgages servicers must report
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Account Cancel (AC) - Case Reported in Error – further reporting requirements are based on the reporting requirements of the last correctly reported default status code.

25	Cancel	Advise that the last status code was reported in error. Required when an incorrect default status code under summary codes AR, CT, or NC reported, as codes under these summary codes would have closed the default episode. Reporting the 25 're-opens' the episode closed in error, allowing further reporting.
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List of Codes Removed from Use

14	Current	removed effective September 30, 1997 via ML 97-18.
19	Partial Reinstatement	removed effective November 1, 2006 via ML 06-15.
39	Pre-Claim Enrolled	removed effective November 1, 2006 via ML 06-15 (replaced with code 10).
41	Supplemental Pre-Claim	removed effective November 1, 2006 via ML 06-15 (replaced with code 10).
43	Foreclosure Started	removed effective November 1, 2006 via ML 06-15; no replacement code.
45	Foreclosure Completed	removed effective November 1, 2006 via ML 06-15; no replacement code.

